



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

## **Ohio: The Cost of Inaction**

### **Ohio Families Suffer**

#### **Ohio insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$5,198.
- ✓ In 2006, the same family health insurance cost \$10,967.
- ✓ By 2016, the same insurance is projected to cost \$23,139, a 111 percent increase over 2006, which will consume 45 percent of projected Ohio median family income.

#### **More uninsured Ohioans**

- ✓ Every day, 390 Ohioans lose their health insurance.
- ✓ During the last two years, 2,857,000 Ohioans under age 65 went without health insurance for some time, which is 28.8 percent of the under 65 population.
- ✓ In 2007, 1,229,769 Ohioans under age 65 were uninsured for the entire year, which is 12.4 percent of the under 65 population.

#### **Ohioans pay higher premiums due to the uninsured**

- ✓ Ohio families pay a “hidden tax” of \$1,000 on their health insurance premiums due to the unpaid costs of care for the uninsured.

#### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in Ohio have a combined market share of 58 percent.

### **Ohio Businesses Suffer**

#### **Fewer Ohioans have health coverage at work**

- ✓ In 2002, 71.1 percent of Ohioans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 66.4 percent of Ohioans had coverage through their employer.

#### **Fewer Ohio small businesses offer health coverage**

- ✓ In 2000, 52.3 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 46.9 percent of small businesses offered health benefits.

### **Ohio Economy Suffers**

#### **Health care spending climbs**

- ✓ In 2004, Ohio spent \$65.6 billion on health care.
- ✓ This spending level represents \$5,725 per capita, and is 15.5 percent of the Gross State Product.

#### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the Ohio economy will lose \$3.6 billion - \$7.1 billion due to the shorter lives and poorer health of the uninsured.